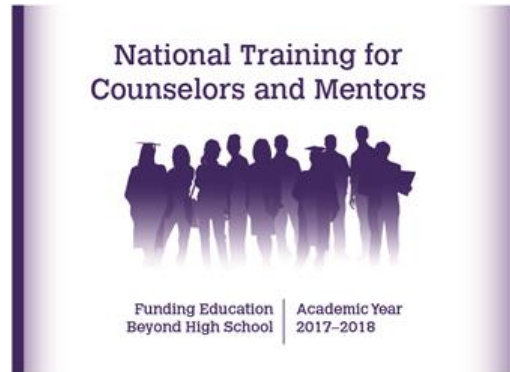


# National Training for Counselors and Mentors



Funding Education  
Beyond High School

Academic Year  
2017–2018



# **National Training for Counselors and Mentors Webinar**

**August 18, 2016**

<https://financialaidtoolkit.ed.gov/nt4cm>



# NT4CM Overview

- Partnership between Federal Student Aid, NASFAA, NCHER, NACAC, ASCA, NCAN, and COE
- Provide financial aid training to high school counselors and mentors
- Training in participating states provided by state financial aid associations, guaranty agencies, and/or college access programs



# NT4CM Overview

NT4CM will provide counselors and mentors ongoing support through

- Networking with trainers and colleagues
- Website content
- Updates on current education policy
- [NT4CM@ed.gov](mailto:NT4CM@ed.gov)



# NT4CM Steering Committee

- Maisha Challenger, FSA
- Dana Kelly, NASFAA
- Vicki Shipley, NCHER
- Tania Johnson-Rachkoskie, NACAC
- Jill Cook, ASCA
- MorraLee Keller, NCAN
- COE Representative



# Today's Presenters

Material for today's Webinar will be presented by representatives from:

- Federal Student Aid
- NASFAA
- NCHER



# Event Agenda

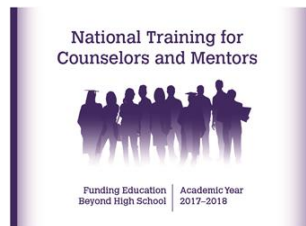
- NT4CM details
- Federal Update
- Tips for Trainers
- Review of the Curriculum
- Your questions



# NT4CM: Accessing Materials

- NT4CM materials for the public are available on-line at: <https://financialaidtoolkit.ed.gov/nt4cm>
- If you are a State Coordinator you can access NT4CM materials at the private site





Next Up:

Federal Update

Presented by Jeff Baker

Director, Policy Liaison and Implementation Staff

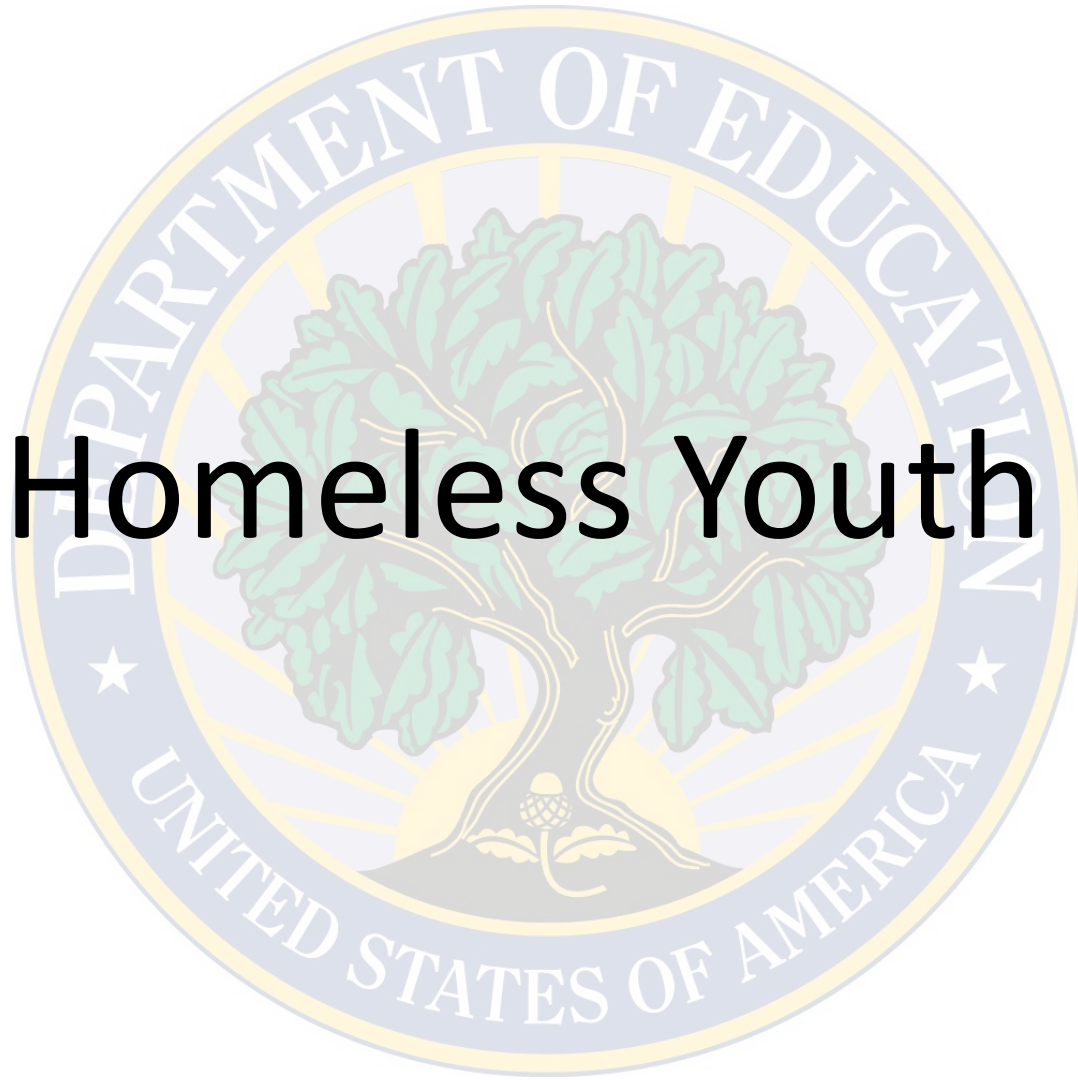
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# NT4CM Train the Trainers FSA Policy Update

August 2016

# Homeless Youth



# Homeless Youth

---

- Dear Colleague Letter GEN-15-16 - July 29, 2015, clarifies institutional and applicants' roles and responsibilities related to dependency determinations for unaccompanied homeless youth
- Applicants who are 22 and 23 year old qualify for homeless youth determination, although the current 2015-16 FAFSA defines “youth” as 21 and younger

# Homeless Youth

---

- Financial aid administrators are:
  - Required to make a homeless youth determination when requested by an applicant
  - Financial Aid Administrators make a determination “if” an applicant is homeless and not the circumstances as to “why” the applicant is homeless
- Resources for making homeless youth determinations are at:  
<http://www.ifap.ed.gov/dpcletters/attachments/GEN1516Attachment.pdf>

# Homeless Youth

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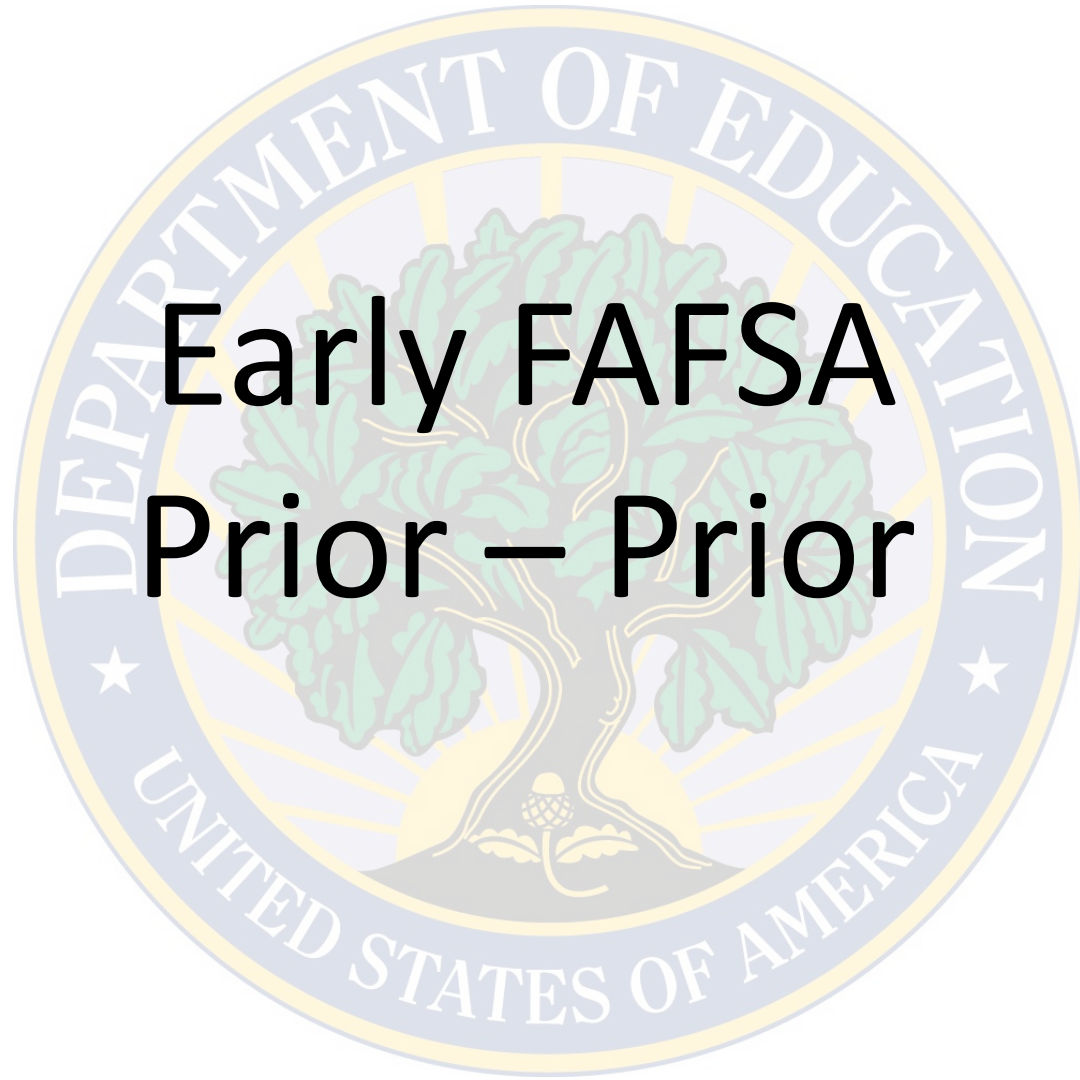
- Beginning with the **2018-2019 FAFSA**, we will remove the definition of “youth” from the paper version of the FAFSA
- We will also make changes to the way FOTW handles 22- and 23-year-olds who indicate they are homeless or at risk of being homeless
- All students who indicate they are homeless, regardless of age, will be able to indicate they have received an unaccompanied homeless youth determination

# Homeless Youth

---

## ED Released:

- Federal Student Aid and Homeless Youth Fact Sheet, June 10, 2016
- Resource for homeless students navigating the Federal Student Aid application process
- Foster Care Transition Toolkit, May 26, 2016
  - Helps youth who are transitioning out of foster care and provides resources if these youth become homeless or are at risk of being homeless





# Early FAFSA

- President's Announcement –
  - FAFSA Start-Up on October 1
  - Use of Prior-Prior Income Data
- Beginning with the 2017-2018 FAFSA
  - October 1, 2016
  - 2015 Tax/Calendar Year for Income

# 2017–2018 FAFSA

## CHANGES TO THE FAFSA® PROCESS FOR 2017–18

**SUBMIT A FAFSA EARLIER:** Students will be able to submit a 2017–18 FAFSA as early as Oct. 1, 2016, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling students to complete and submit their FAFSAs as early as October 1 every year. (There is NO CHANGE to the 2016–17 schedule. The 2016–17 FAFSA became available Jan. 1, 2016.)

**USE EARLIER INCOME AND TAX INFORMATION:** Beginning with the 2017–18 FAFSA, students will report income and tax information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) will report their 2015 income and tax information, rather than their 2016 income and tax information.

Here's a summary of key dates for submitting the FAFSA depending on when you plan to go to school:

IF YOU PLAN TO ATTEND COLLEGE FROM	YOU WILL SUBMIT THIS FAFSA	YOU CAN SUBMIT THE FAFSA FROM	USING INCOME AND TAX INFORMATION FROM
July 1, 2015–June 30, 2016	2015–16	January 1, 2015–June 30, 2016	2014
July 1, 2016–June 30, 2017	2016–17	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	2017–18	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	2018–19	October 1, 2017–June 30, 2019	2016

# Benefits of FAFSA Changes

---

- **Alignment**
  - Many college application deadlines occur in the fall
  - Alignment of FAFSA availability = less confusion
- **Certainty**
  - No need to estimate tax information
  - IRS Data Retrieval Tool available at launch
  - Earlier receipt of Expected Family Contribution (helps with assessing net costs)
- **Less Pressure**
  - More time before (most) state and school financial deadlines
  - More time to compare schools offers before College Signing Day

# Prior-Prior and Early FAFSA

- Verification
  - Use of DRT Will Reduce Selection for Verification
  - Documentation of income/taxes from 2016-2017 can be used for 2017-2018
  - Eliminating Tracking Group V6 (Low Income)

# Prior-Prior and Conflicting Information

- DCL Posted August 3
- Occurrences reduced if DRT used for both 2016-2017 and 2017-2018
- FOTW warnings if 2017-2018 reporting income/taxes not equal to 2016-2017 reported amounts

# Prior-Prior and Conflicting Information

- The CPS will flag for institutional resolution only those 2017-2018 ISIRs where a potential conflict with 2016-2017 data, once resolved, would have a significant impact on the student's 2017-2018 EFC
- Resolution could require repackaging of 2016-2017 aid and possible repayment by student of some 2016-2017 need-based aid

# Enhanced Messaging

---

- Issue: Students are confused about which FAFSA to complete when two cycles are active and the student has not completed a FAFSA for either year
- Solution: Messaging on the “Get Started” page has been enhanced for clarity

# Enhanced Messaging

Home

Help

Welcome, mark [Logout](#)

[SEARCH](#)

STUDENT

Get Started

Welcome, mark potter!

Fill out your FAFSA (Free Application for Federal Student Aid)!  
To receive federal student financial aid, you need to fill out a FAFSA every school year. Let's get started.

For which school year are you applying for financial aid?

2017-2018 school year

START 2017-2018 FAFSA

2016-2017 school year

START 2016-2017 FAFSA

If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.

FSA ID

Last Time, Date FSA ID Used:

FSA ID Status:

[Create an FSA ID](#)

There is no FSA ID on file for the information you entered.

NEED HELP?

Site Last Updated: Tuesday, December 27, 2016

Download [Adobe Reader](#)

Privacy



# Enhanced Messaging

---

- Issue: Students and parents might not be sure which tax year data to report on the financial information pages
- Solution: Applicants and parents are instructed to provide financial information from their 2015 tax return



Help

SEARCH

Student  
Demographics

School  
Selection

Dependency  
Status

Parent  
Demographics

Financial  
Information

Sign &  
Submit

Confirmation

### Student Tax Information



- **Attention!** You must provide financial information from your **2015 tax return** on the following pages.



- Application was successfully saved.

For 2015, have you completed your IRS income tax return or another tax return?

Select ▼

PREVIOUS

NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

### Help and Hints

#### Student Filed 2015 Income Tax Return? Question 32

You must select the answer that describes your tax filing status:

- Already completed
- Will file
- Not going to file

If you indicate you "Will file" a 2015 tax return and your 2015 income is similar to your 2014 income, use your 2014 income tax return to provide estimates for questions about your income. If your income is not similar, click **Income Estimator** for assistance estimating your adjusted gross income, and answer the remaining questions about your income to the



SEARCH

Student  
Demographics

School  
Selection

Dependency  
Status

Parent  
Demographics

Financial  
Information

Sign &  
Submit

Confirmation

## Student Financial Information continued

Enter the amount of your income tax for 2015. This amount is found on IRS Form 1040-lines (56 minus 46).

\$  .00

Enter your exemptions for 2015. This amount is found on IRS Form 1040-line 6d.

Did you have any of the following items in 2015? Check all that apply and provide amounts.

### 2015 Additional Financial Information

- ☐ American Opportunity Tax Credit or Lifetime Learning Tax Credit
- ☐ Child support paid
- ☐ Taxable earnings from Work-study, Assistantships or Fellowships
- ☐ College grant and scholarship aid reported to the IRS
- ☐ Combat pay or special combat pay
- ☐ Cooperative education program earnings

### 2015 Untaxed Income

- ☐ Payments to tax-deferred pension and retirement savings plans
- ☐ IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- ☐ Child support received
- ☐ Tax exempt interest income
- ☐ Untaxed portions of IRA distributions
- ☐ Untaxed portions of pensions
- ☐ Housing, food, and other living allowances paid to military, clergy, and others
- ☐ Veterans noneducation benefits
- ☐ Other untaxed income not reported such as workers' compensation or disability benefits
- ☐ Money received or paid on your behalf

Do you want to skip questions about your assets?

☒ Yes ☐ No

PREVIOUS

NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

## Help and Hints

### Student's 2015 U.S. Income Tax Paid Question 37

If you use the IRS Data Retrieval Tool and transfer your information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as "Transferred from the IRS."

If the answer to this question is not pre-filled, enter your total tax amount for 2015.

This information may be on the following forms:

IRS Form 1040 – Subtract line 46 from line 56 and enter the total

IRS Form 1040A – Subtract

# Enhanced Messaging

---

- Issue: There will be a larger population of applicants and parents for whom the income tax return won't provide the correct information due to a recent marital status change
- Solution: Messaging and help text have been added



SEARCH

Student  
Demographics

School  
Selection

Dependency  
Status

Parent  
Demographics

Financial  
Information

Sign &  
Submit

Confirmation

### Student Tax Information



- **Attention!** You must provide financial information from your **2015 tax return** on the following pages.
- You indicated that you recently married or remarried. [To correctly answer the student financial questions](#), you must report information about you and your current spouse, even if you filed separate tax returns for 2015.



- Application was successfully saved.

For 2015, have you completed your IRS income tax return or another tax return?

Select

PREVIOUS

NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

### Help and Hints

#### Student Filed 2015 Income Tax Return? Question 32

You must select the answer that describes your tax filing status:

- Already completed
- Will file
- Not going to file

If you indicate you "Will file" a 2015 tax return and your 2015 income is similar to your 2014 income, use your 2014 income tax return to provide estimates for questions about your income. If your income is not similar, click **Income Estimator** for assistance estimating your adjusted gross income, and answer

# Enhanced Messaging

---

- Issue: Most applicants should have filed their 2015 taxes already
- Solution: Messaging reflects expectation that taxes have already been filed

## Student Tax Information



**The following error(s) have occurred:**

- You indicated that you will file taxes. If you have missed the 2015 tax filing deadline of April 2016 but still plan to file a 2015 income tax return with the Internal Revenue Service (IRS), click "OK." Otherwise, change your answer.

For 2015, have you completed your IRS income tax return or another tax return?



Will file



[OK](#)

For 2015, what will be your tax filing status according to your tax return?

Married-Filed Joint Return



PREVIOUS

NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

# IRS DRT Enhancements

---

- Issue: Filtering questions don't align with the collection of prior-prior year tax information
- Solution: Filtering questions have been modified





Help

SEARCH

Student  
Demographics

School  
Selection

Dependency  
Status

Parent  
Demographics

Financial  
Information

Sign &  
Submit

Confirmation

## Student Tax Information



Application was successfully saved.

For 2015, have you completed your IRS income tax return or another tax return?

Already completed ▼

For 2015, what is your tax filing status according to your tax return?

Married-Filed Joint Return ▼



To determine if you can use the IRS Data Retrieval Tool to transfer your tax return information from the IRS into your FAFSA, **answer the following question(s)**:

Did you file a [Form 1040X amended tax return](#) for 2015?

☐ Yes ☒ No

Did you file a Puerto Rican or foreign tax return for 2015?

☐ Yes ☒ No

Applying is faster and easier if you transfer your tax return information into this FAFSA with the IRS DRT!

[LINK TO IRS](#)

PREVIOUS

NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

## Help and Hints

**Did you file a Puerto Rican or foreign tax return?**

If you filed a Puerto Rican or foreign tax return, select **Yes**; otherwise, select **No**.

You are not eligible to use the [IRS Data Retrieval Tool](#) if you filed a Puerto Rican or foreign tax return.

### Related Topics:

[Why can't I use the IRS Data Retrieval Tool if I filed a tax return outside the U.S.?](#)

STUDENT

# IRS DRT Enhancements

---

- Issue: Applicants who are eligible to use the IRS DRT are not using it
- Solution: Eligible applicants can only advance through FOTW if they use the IRS DRT or actively opt out of using the IRS DRT



Help

SEARCH

Student  
Demographics

School  
Selection

Dependency  
Status

Parent  
Demographics

Financial  
Information

Sign &  
Submit

Confirmation

## Student Tax Information

☒ Application was successfully saved.

For 2015, have you completed your IRS income tax return or another tax return?

Already completed ▾

For 2015, what is your tax filing status according to your tax return?

Married-Filed Joint Return ▾



To determine if you can use the IRS Data Retrieval Tool to transfer your tax return information from the IRS into your FAFSA, **answer the following question(s)**:

Did you file a [Form 1040X amended tax return](#) for 2015?

☐ Yes ☒ No

Did you file a Puerto Rican or foreign tax return for 2015?

☐ Yes ☒ No

Applying is faster and easier if you transfer your tax return information into this FAFSA with the IRS DRT!

[LINK TO IRS](#)

PREVIOUS

NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

## Help and Hints

**Did you file a Puerto Rican or foreign tax return?**

If you filed a Puerto Rican or foreign tax return, select **Yes**; otherwise, select **No**.

You are not eligible to use the [IRS Data Retrieval Tool](#) if you filed a Puerto Rican or foreign tax return.

### Related Topics:

[Why can't I use the IRS Data Retrieval Tool if I filed a tax return outside the U.S.?](#)





Home



Help

Welcome, [Logout](#)

[SEARCH](#)

### Applying is faster and easier with the IRS DRT!

Based on your response, we recommend that you transfer your information from the IRS into this FAFSA. The [IRS Data Retrieval Tool](#) allows users to link to the IRS Web site and securely transfer original IRS tax return information into their FAFSA.

If you use the IRS DRT, you will not have to provide additional IRS documentation later to qualify for federal student aid.

[LINK TO IRS](#)

[No, Thanks](#)

# Important Dates

---

## August 2016

- 2017-18 Electronic Data Exchange (EDE) Technical Reference (FINAL)
- 2017-18 EFC Formula Guide
- 2017-18 SAR Comment Codes and Text Guide
- 2017-18 ISIR Guide

# Important Dates

---

## September 2016

- 2017-18 Summary of Changes for the Application Processing System
- 2017-18 FAFSA on the Web Preview Presentation
- 2017-18 CPS Web Applications Demo System availability (September 25, 2016)

# Important Dates

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## October 2016

- 2017-18 FAFSA on the Web availability (October 1, 2016)
- 2017-18 IRS Data Retrieval Tool availability (October 1, 2016)
- 2017-18 FAA Access to CPS Online availability (October 1, 2016)
- 2017-18 EDEExpress for Windows 2017-18, Release 1.0 (October 3, 2016)

# Implementation Questions/Unknowns

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- Packaging aid earlier
  - Pell payment schedule
- Student commitment deadlines
- State budgets and their impact on college and university financial aid
- State and institutional aid deadlines



# FAFSA Outreach Plan for 2017-2018



# Materials & Resources for Outreach

## FinancialAidToolkit.ed.gov

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**Financial Aid Toolkit**

[Learn About Financial Aid](#) ▼

[Conduct Outreach](#) ▼

[Get Training](#) ▼

[Search Financial Aid Tools and Resources](#)

Help students and parents prepare for college or career school.

*The Financial Aid Toolkit provides federal student aid information and outreach tools for counselors, college access professionals, nonprofit mentors, and others.*



**LEARN ABOUT FINANCIAL AID**

Understand the basics of federal student aid, the FAFSA, and loan repayment.



**CONDUCT OUTREACH**

Get tips on hosting events; sample financial aid night PowerPoint presentations; and suggested messages for social media, e-mails, or newsletters.



**GET TRAINING**

Find training or conference opportunities and learn about the National Training for Counselors and Mentors (NT4CM) program.



**SEARCH TOOLS AND RESOURCES**

Search our resource library by content, audience, topic, and time of year.

**ANNOUNCEMENTS**

**FAFSA CHANGES FOR 2017-18**

# Finding Resources on the Toolkit

## “Search Tools & Resources” section

- Use filter search
- Browse all
- Subscribe to RSS feed

The screenshot shows the Federal Student Aid Financial Aid Toolkit search interface. At the top, it features the Federal Student Aid logo, the text 'PROUD SPONSOR of the AMERICAN MIND', and the title 'Financial Aid Toolkit'. Below this is a navigation bar with links: 'Learn About Financial Aid', 'Conduct Outreach', 'Get Training', and a search bar labeled 'Search Financial Aid Tools and Resources'. The main content area has a heading 'Home » Search Financial Aid Tools and Resources' and a subheading 'Search for tools and resources to help you or your students learn about financial aid for college.' It includes a filter instruction: 'Filter resources by file type, audience, topic, and the time of year the resource is most relevant.' A detailed search instruction follows, explaining how to use the dropdown filters. Below this are four filter sections: 'I AM LOOKING FOR' (Resource Type: Videos), 'TO HELP' (Audience Type: High School Students), 'LEARN ABOUT' (Topic: FAFSA), and 'DURING' (Time of Year: All). A 'GET RESOURCES' button is present. The 'Your Search Results' section shows 5 results, sorted by Resource Title. Three results are visible, each with a 'DOWNLOAD VIDEO' icon, a title, a description, resource type, and related links.

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Financial Aid Toolkit

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Home » Search Financial Aid Tools and Resources

Search for tools and resources to help you or your students learn about financial aid for college.  
Filter resources by file type, audience, topic, and the time of year the resource is most relevant.

Use the search tool below to filter our Financial Aid Toolkit resources to find just what you need. You can select one or more options in each dropdown box. If you don't select any options from a dropdown box, that box will default to all options being selected.  
You may need certain [plugins or viewers](#), such as Adobe Reader, to view some resources.  
Would you like to know each time we add a resource to the site? Subscribe to our RSS feed.

I AM LOOKING FOR TO HELP LEARN ABOUT DURING

Resource Type Audience Type Topic Time of Year

Selected Options: Selected Options: Selected Options: Selected Options:

Videos High School Students FAFSA All

GET RESOURCES or Clear Selection

Your Search Results

Your search resulted in 5 results. If you'd like to get more results, try broadening your search by selecting more criteria in the dropdown filter boxes.  
The resources below are, by default, listed in alphabetical order. To change the order to sort the resources by Resource Type, please select the "Resource Type" radio button below.

Please note that a resource could be classified as more than one Resource Type but will appear just once in the list below.

Sort results by:  
Resource Title Resource Type

DOWNLOAD VIDEO  
[After the FAFSA: What Happens Next Video](#)  
Description: Learn what happens after you complete the FAFSA, including information about the Student Aid Report, EFC, the role of schools, award letters, and receiving aid.  
Resource Type: Videos  
Also Available in: [Spanish Captioned](#)  
Related: [Responsible Borrowing Video](#), [Student Loans: Avoiding Deceptive Offers](#)

DOWNLOAD VIDEO  
[FAFSA Overview Video](#)  
Description: Provides an overview of the Free Application for Federal Student Aid (FAFSA) and the application process.  
Resource Type: Videos  
Also Available in: [Spanish Captioned](#)  
Related: [How to Fill Out the FAFSA Video](#), [After the FAFSA: What Happens Next Video](#)

DOWNLOAD VIDEO  
[FAFSA: Determining Dependency Status Video](#)  
Description: Walk through the criteria for determining whether a FAFSA applicant is an independent or dependent student.  
Resource Type: Videos  
Also Available in: [Spanish Captioned](#)

# 2016 FSA Webinar Series



WEBINAR TITLE	WEBINAR DATE & TIME	RECOMMENDED FOR
<b>2017–18 FAFSA Update</b>	Thursday, September 1, 2016 3 p.m.–4 p.m. ET	Students and parents
<b>FSA ID Demo</b>	Tuesday, September 6, 2016 4 p.m.–5 p.m. ET	Students, parents, counselors, and mentors
<b>FAFSA Demo Line-by-Line</b>	Tuesday, September 27, 2016 5 p.m.–6 p.m. ET	New and current FAFSA users
<b>2017–18 FAFSA Update</b>	Tuesday, October 4, 2016 3 p.m.–4 p.m. ET	Students and parents
<b>FSA ID Demo</b>	Thursday, October 13, 2016 5 p.m.–6 p.m. ET	Students, parents, counselors, and mentors
<b>Understanding Student Loan Repayment</b>	Tuesday, October 18, 2016 4 p.m.–5 p.m. ET	Student loan borrowers (current and previous)

Online registration is available at:  
<http://fsaregistration.ed.gov/d/vfqcw2>

# Frequently Asked Questions

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- 1) Will the income information carry over in a renewal FAFSA?
- 2) Can applicants report 2016 income information instead of 2015?
- 3) What if I've had a major change (ex. dependency status or marital status) between 2016-2017 and 2017-2018?



# NT4CM Policy Update

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Questions?



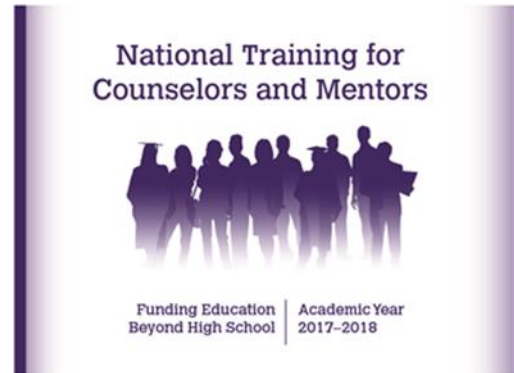




# NT4CM Training of Trainers continued



Next up: (Maisha Challenger, FSA), Program Overview, Tips for Trainers & Curriculum Overview  
(Ashley Harris, FSA), Overview of Financial Aid Programs Module



## NEXT UP

# NT4CM Summary Modules





# **What is NT4CM ?**

## **Key Players/Program Overview**

NT4CM consists of the following parts:

- NT4CM Steering Committee
- NT4CM State Coordinators
- Counselors or Trainers



# NASFAA's Tips for Trainers

- Available specifically for NT4CM trainers on the financial aid toolkit website
- Includes tips on the following topics:
  - Use of icebreakers and brain teasers
  - Quick tips for successful presentations
  - Additional presentation guidelines



# Curriculum Materials

Module introduction page

- Module objectives
- Module materials
- Tips for Trainers
  - Tips specific to a particular module
  - General tips applicable to all modules



# Curriculum Materials

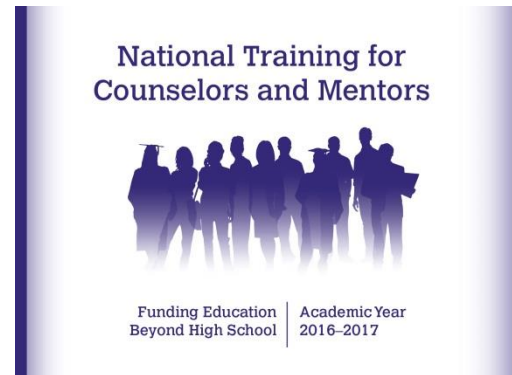
## Module materials

- Instructor's guide
- PowerPoint presentation
- Participant Guide with module-appropriate handouts and copy of PowerPoint presentation with slides printed three to a page



# Review of Curriculum Materials

- Will review module materials in the order in which they appear on recommended workshop agenda
- Realize that states may not present all modules and may present in a different order



## NEXT UP

(Ashley Harris, FSA), Overview of Financial Aid Programs Module



# Overview of Financial Aid Module: Objectives

- Define important terms
- Discuss categories and types of financial aid
- Provide information about common federal aid programs
- Provide information about other forms of financial aid



# Overview of Financial Aid Module: Icebreaker Quiz

## Purposes:

- Gauge the financial aid knowledge of participants
- Give participants an opportunity to network with each other





# Overview of Financial Aid Module: Icebreaker Quiz

- Indicate what topics on which to spend more time during the presentation
- Direct individual participants to resources that provide more information



# Overview of Financial Aid Module: Icebreaker Quiz

- “Open book” exercise
- Use workshop materials and each other as resources
- Depending on workshop size, consider breaking participants into small groups



# **Overview of Financial Aid Module: Financial Aid Program Summary**

- Resource to complete icebreaker quiz
- Comprehensive handout describing major federal financial aid programs
- Includes summary chart of Title IV aid programs



# NT4CM Modules Recap

- Tips for Trainers
- NT4CM Curriculum Components
- Module: **Overview of Federal Financial Aid programs**
  - Grants, Work-Study, Loans
  - Additional sources of financial aid
  - Icebreaker Quiz to test your knowledge

Next up: (Ashley Harris, FSA), Applying for Federal Financial Aid Module  
(Maisha Challenger, FSA), Student Dependency Status Module



# Applying for Federal Financial Aid Module: Objectives

- Understand how to apply for federal financial aid
- 2017–18 FAFSA Changes
- The FSA ID
- Understand application output and how to make corrections
- Consider using the FAFSA demo site for workshops



# 2017–18 FAFSA Changes

## CHANGES TO THE FAFSA® PROCESS FOR 2017–18

**SUBMIT A FAFSA EARLIER:** Students will be able to submit a 2017–18 FAFSA as early as Oct. 1, 2016, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling students to complete and submit their FAFSAs as early as October 1 every year. (There is NO CHANGE to the 2016–17 schedule. The 2016–17 FAFSA became available Jan. 1, 2016.)

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Here's a summary of key dates for submitting the FAFSA depending on when you plan to go to school:

IF YOU PLAN TO ATTEND COLLEGE FROM	YOU WILL SUBMIT THIS FAFSA	YOU CAN SUBMIT THE FAFSA FROM	USING INCOME AND TAX INFORMATION FROM
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July 1, 2016–June 30, 2017	2016–17	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	2017–18	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	2018–19	October 1, 2017–June 30, 2019	2016



# Applying for Federal Financial Aid Module: IRS Data Retrieval Tool

- Applicant will be given option to submit a real-time request to the IRS
- If the IRS has data, applicant will have the option to transfer data to the FAFSA form
- Participation is voluntary



# Applying for Federal Financial Aid Module: IRS Data Retrieval Tool

- Available October 1, 2016 for the 2017-2018 FAFSA application cycle
- May be used for initial applications and corrections
- Will be coded on the Institutional Student Information Report (ISIR) if income data is from the IRS
  - Same as collecting a tax return
  - Also coded if applicant changes data





# **Student Dependency Status Module: Objectives**

- Describe what makes a student independent for federal student aid purposes
- Review what happens on the FAFSA when a student does not have access to parental information
- Explain which parent's information should be provided on a dependent student's FAFSA



# Student Dependency Status Module: Objectives

- Dependency status questions on the FAFSA
- Dependency overrides
- No access to parental information
  - Parent(s) has ceased financial support and refuses to complete FAFSA
  - Professional judgment
    - Can award Unsubsidized Stafford Loans only



# Student Dependency Status Module

- Information on “Who qualifies as a Parent?”
- Case Studies



# NT4CM Modules Recap

- **Module: Applying for Federal Student Aid**
  - Application is easy
  - Make Corrections to the FAFSA
- **Module: Student Dependency Status**
  - Independent or Dependent
  - Who counts as a Parent

Next up: (Dana Kelly, NASFAA)  
And the Number Is.... Module  
After the FAFSA Module



# And the Number Is...Module: Objectives

- Provide participants with a broad overview of the Expected Family Contribution (EFC) calculation for dependent students
- Introduce participants to professional judgment and its appropriate application
- Share with participants some suggestions for counseling students and their families about EFC calculations and professional judgment



## **And the Number Is...Module: EFC Calculations**

- Interrelation of income, allowances, and assets
- Highlights to assist with counseling students and families



# And the Number Is...Module: Professional Judgment

- Basics
- Situations where professional judgment is and is not appropriate
- Process



# **And the Number Is...Module: Role of Counselors and Mentors**

- Need analysis
- Professional judgment





# After the FAFSA Module: Objectives

- Help counselors understand the financial aid process after students file the FAFSA
- Provide counselors with information to help students later in the process
- Introduce professional judgment
- Highlight the importance of establishing a good relationship with the financial aid office



# After the FAFSA: Topics

- Using the FAFSA Completion Tool
- Reviewing the Student Aid Report (SAR)
- Making corrections
- Verification



# After the FAFSA: Topics

- Professional judgment
- Comparing budgets and award letters
- Establishing a relationship with the financial aid office



# NT4CM Modules Recap

- Module: **And the Number Is...**
  - Overview of Expected Family Contribution (EFC)
  - Concept of “Professional Judgment”
  - Suggestions for counseling parents
- Module: **After the FAFSA**
  - Compare Award Letters
  - Financial Aid Office relationship

Next up: (Joan Jaimes, FSA), Searching for Scholarships Module  
(Maisha Challenger, FSA), State and Institutional Aid Module



# Searching for Scholarships Module: Objectives

- Describe sources of scholarship funding
- Locate free Internet scholarship research tools
- Identify potential scams



# Searching for Scholarships Module: Search Tips

- Be organized and diligent
- Research is the key
- The Internet is not the only source of information
- Students should talk with a financial aid administrator in their area



# Searching for Scholarships Module: Typical Internet Search

- <http://www.studentaid.gov/types/grants-scholarships/finding-scholarships>
- When and how to apply
- Department of Labor scholarship search engine:  
<http://www.careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22>



# Searching for Scholarships Module: On-Line Search Tips

- Always use a free search
- Some search sites collect student information to advertise to the student or sell information to another company
- Always read the site's privacy statement before providing e-mail address or other information





# Searching for Scholarships Module: Common Fraud Complaints

- Paying for guaranteed aid then not receiving it
- Paying for help to find aid then learning that free help was available
- Paying someone to file the FAFSA



# **Searching for Scholarships Module: Fraud Prevention Resources**

- U.S. Department of Education resources
- Federal Trade Commission resources



# State and Institutional Aid Module

- Provide counselors and mentors with consistent information
- NT4CM materials include templates
  - Instructor's guide
  - PowerPoint presentation
  - Participant handouts



# State and Institutional Aid Module: Objectives

- Provide information about major state scholarships
- Provide information about major state grants
- Provide information about state prepaid tuition and college savings plans
- Provide information about major institutional aid programs



## **State and Institutional Aid Module: Sample State Grant Program**

- “My State Access Grant”
- Maximum award: \$12,000 per year
- Available to state residents who are eligible for a Federal Pell Grant and who have a minimum GPA of 3.4
- Students must submit a FAFSA, an application form, and a counselor recommendation



# State and Institutional Aid Module: Sample State Loan Program

- “My State Nursing Loan”
- Maximum annual award is \$5,000
- Available to state residents enrolled in a two- or four-year nursing program
- Students must submit a FAFSA and a state application form
- Repayment begins nine months after graduation, fixed interest rate of 6%, maximum repayment period of 10 years



# State and Institutional Aid Module: Sample 529 Prepaid Tuition Plan

- “My State College Promise Plan”
- Anyone can contribute to an account
- An individual may contribute \$12,000 per year to lock in tuition at rate when account opened
- Contributions are deductible on state tax return
- Funds may be used at any state university in My State



# State and Institutional Aid Module: Sample College Savings Plan

- “My State Plan for College Program”
- Anyone can contribute to an account
- An individual can contribute an unlimited amount per year and account will accrue interest at 4% per year
- Contributions up to \$10,000 per year are deductible on state tax return
- Principle can be used at any college; accrued interest can be used at state schools in My State





# **State and Institutional Aid Module: Sample Loan Repayment Program**

- My State Critical Fields Loan Repayment Program
- Borrowers employed in critical fields as determined by the My State Economics Office
- \$5,000 in student loans per year for up to three years; borrower must be employed in My State for one year for each year of loan repayment



# NT4CM Modules Recap

- Module: **Searching for Scholarships**
  - Free Internet Search
  - Research is the key
  - Be organized
  - Utilize Dept. of Ed and Dept. of Labor resources
- Module: **State and Institutional Aid**
  - Compare Award Letters
  - Financial Aid Office relationship

Next up: (Maisha Challenger, FSA), Conclusion Module



# Conclusion Module: Objectives

- Review topics covered in workshop
- Generate topics for future training
- Answer any remaining questions
- Discuss available resources
- Make counselors and mentors feel supported and appreciated



# **Conclusion Module: Accessing Resources**

- Charts and handouts for students and families
- Resources to help counselors and mentors counsel students and families



# NT4CM Modules Recap

- **Module: Conclusion**
  - Overview of your workshop
  - Review Modules provided
  - Share resources
  - Answer questions

## Next up: **Additional Modules**

(Vicki Shipley), Middle School Training Materials,  
(Joan Jaimes), Counseling Undocumented Students  
(Vicki Shipley), Financial Literacy



# Additional Modules



- Previous material part of the core curriculum
- Following materials are additional materials that can be added to your training curriculum
- Topics include: Outreach to Middle School Counselors and Audiences, Counseling Undocumented Student and Financial Literacy Tools And Resources



# Middle School Modules

- Modules for
  - Counselors
  - Parents, Guardians or Caregivers
- Module objectives
  - Encourage early discussion of early financial planning for college
  - Introduce financial aid concepts and terms
  - Suggest courses of action



# **Counseling Undocumented Students about Financial Aid Module**

- Statistics
- Statuses eligible for aid
- Statuses ineligible for aid
- Resources
- Counseling strategies





# Financial Literacy Module: Objectives

- Define terms related to financial literacy
- Emphasize the importance of early awareness
- Highlight important information about paying for college, budgeting, and building credit



# Financial Literacy Module: Objectives

- Offer tips to counselors to share with students and families
- Provide counselors with additional resources to offer students and families



# Financial Literacy Module: Resources

- Trainers: Other NT4CM modules
- Counselors: Handout of resources for students and families regarding federal financial education materials, money and credit management, and fraud prevention



# NT4CM Modules Recap

- Module: **Conclusion**
  - Overview of what was presented at workshop
  - Utilize resources provided
- Module: **Middle School Counselors**
  - Tools to promote financial planning
  - College savings plans (529)
- Module: **Parents, Guardians or Caregivers**
  - Research all sources of aid for child/children
  - How to help parents prepare for college
- Module: **Counseling Undocumented Students**
  - College and University Aid
  - Aid from private sources
- Module: **Financial Literacy**
  - Early awareness
  - Budgeting and building credit

Next up: Answering Your Questions, NT4CM Steering Committee

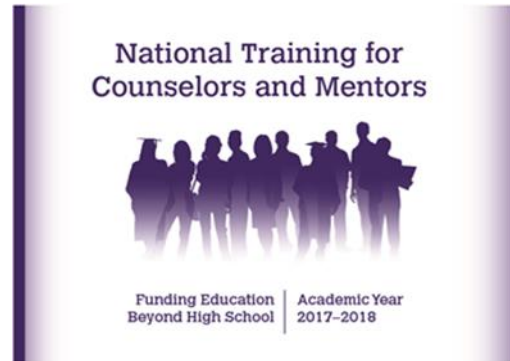


# NT4CM/Your Questions





# **This concludes our 2017-2018 NT4CM Training of Trainers Event!**



**Please visit us at:**

**<https://financialaidtoolkit.ed.gov/nt4cm>**

**Training Materials are available at:**

**<https://financialaidtoolkit.ed.gov/tk/training/nt4cm/resources.jsp>**